Case 15-25206 Doc 1 Filed 07/24/15 Entered 07/24/15 10:45:49 Desc Main Document Page 1 of 47

BI (Official)			United No		Bankı District						Volu	intary	Petition
	ebtor (if ind ia, Nick A		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):		
All Other Na (include man			or in the last e names):	8 years			All Of (inclu-	ther Names de married,	used by the J maiden, and	oint Debtor trade names	in the last 8 y):	years	
Last four dig	e, state all)	Sec. or Indi	vidual-Taxpa	ayer I.D. ((ITIN)/Com	plete EIN	Last for	our digits o	f Soc. Sec. or	Individual-	Гахрауег I.D.	. (ITIN) No	o./Complete EIN
Street Addre	ess of Debto	*	Street, City,	and State)	:	ZIP Code		Address of	Joint Debtor	(No. and Str	reet, City, and	d State):	ZIP Code
						60561		45		D	2.7		Zii code
County of R DuPage		of the Prin	cipal Place o	f Busines	s:		Count	y of Reside	ence or of the	Principal Pla	ace of Busine	ess:	
Mailing Add		otor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street	t address):	
					Е	ZIP Code	÷						ZIP Code
Location of (if different				•									
_	Type of	f Debtor				of Busines	S				otcy Code Un		h
Individu See Exhib □ Corporat □ Partnersl □ Other (If	tal (includes bit D on page tion (include hip f debtor is not s box and stat	Joint Debto 2 of this form es LLC and	ors) n. LLP) bove entities,	Sing in 1 Rail Stoo	ckbroker nmodity Bro aring Bank	eal Estate a 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Pet a Foreign M hapter 15 Pet a Foreign No	ition for Re ain Proceed ition for Re	ding ecognition
Country of de Each country by, regarding	ebtor's center	of main inter	eding	unde		the United S	le) zation states	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or	onsumer debts, 101(8) as dual primarily	for		are primarily ss debts.
		0	heck one box	κ)		1	one box:		Chap debtor as defin	ter 11 Debt			
attach sig debtor is Form 3A.	e to be paid ir ned application unable to pay e waiver reque	n installments on for the cou fee except in ested (applica	(applicable to irt's considerat in installments. able to chapter irt's considerat	ion certifyi Rule 1006 7 individu	ng that the (b). See Office als only). Mu	Check Check BB.	Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (each boxes: no filed with of the plan w	ness debtor as d entingent liquida amount subject	defined in 11 United debts (exc to adjustment	J.S.C. § 101(51) cluding debts of on 4/01/16 and	ID). wed to inside d every three	ers or affiliates) e years thereafter). ditors,
Debtor e	estimates that estimates that	nt funds will nt, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS FO	OR COURT U	JSE ONLY
Estimated N 1- 49	Tumber of C 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Bolognia, Nick A. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Kent A. Gaertner July 24, 2015 Signature of Attorney for Debtor(s) (Date) Kent A. Gaertner 3121489 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Nick A. Bolognia

Signature of Debtor Nick A. Bolognia

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 24, 2015

Date

Signature of Attorney*

X /s/ Kent A. Gaertner

Signature of Attorney for Debtor(s)

Kent A. Gaertner 3121489

Printed Name of Attorney for Debtor(s)

Kent A. Gaertner P.C.

Firm Name

400 S. County Farm Rd. Suite #330 Wheaton, IL 60187

Address

Email: kgaertner@springerbrown.com (630) 510-0000 Fax: (630) 510-0004

Telephone Number

July 24, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Bolognia, Nick A.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Nick A. Bolognia		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing a responsibilities.); □ Disability. (Defined in 11 U.S.C. §	\$ 109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Nick A. Bolognia Nick A. Bolognia
Date: July 24, 2015	

Certificate Number: 15317-ILN-CC-025890464



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>July 16, 2015</u>, at 7:15 o'clock <u>PM PDT</u>, <u>Nick A Bolognia</u> received from <u>Access Counseling, Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>Northern District of Illinois</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	July 16, 2015	By:	/s/Jennifer Sasis
		Name:	Jennifer Sasis
		Title:	Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Nick A. Bolognia		Case No	
-		Debtor		
			Chapter	7
			1 -	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	304,000.00		
B - Personal Property	Yes	4	39,925.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		393,716.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		29,480.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			6,563.00
J - Current Expenditures of Individual Debtor(s)	Yes	4			7,427.00
Total Number of Sheets of ALL Schedules		17			
	T	otal Assets	343,925.00		
			Total Liabilities	423,196.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Nick A. Bolognia		Case No.		
		Debtor	••		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	6,563.00
Average Expenses (from Schedule J, Line 22)	7,427.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	8,576.66

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		86,806.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		29,480.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		116,286.00

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B6A (Official Form 6A) (12/07)

by the entirety with non filing spouse.

In re	Nick A. Bolognia	Case No.	
-	_	,	
		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Location: 18 W. 155 71st. St., Darien IL 60561 Single family homestead property owned as tenants	Tenency by the Ent	ireties J	304,000.00	309,777.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **304,000.00** (Total of this page)

Total > **304,000.00**

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B6B (Official Form 6B) (12/07)

In re	Nick A. Bolognia	Case No.	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

			,		
	Type of Property	N O Description E	and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Location: 18 W. 155 71 Cash on Hand	st. St., Darien IL 60561	-	30.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,	Joint checking accountiling spouse at Bank o	t ending in #9880 with non f America.	J	1,455.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings account endin non filing spouse at Ba	g in #9903 owned jointly with ink of America.	J	1,774.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.	spouse including: Bed couches, chairs dining	ned jointly with non filing	J	1,250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Location: 18 W. 155 71: Prints of no significant non filing spouse	st. St., Darien IL 60561 value owned jointly with	J	100.00
6.	Wearing apparel.	Location: 18 W. 155 71 Wearing apparel for De jointly with non filing s	ebtor and 2 children owned	J	500.00
7.	Furs and jewelry.	Location: 18 W. 155 71: Watch and wedding ba		-	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	x			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
			(Total	Sub-Tota of this page)	al > 5,209.00

3 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Nick A. Bolognia	Case No
_		•

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA account with Waddell and Reed ending in #5504.	-	32,666.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
			(Total	Sub-Tota of this page)	al > 32,666.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Nick A. Bolognia	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	L 2	ocation: 18 W. 155 71st. St., Darien IL 60561 002 Dodge Caravan with 128,000 miles	Н	2,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	L 2	ocation: 18 W. 155 71st. St., Darien IL 60561 pet dogs owned jointly with non filing spouse	J	50.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			(Total	Sub-Tota al of this page)	al > 2,050.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Nick A. Bolognia		Case No.					
-			Debtor					
		SCHEDUL	E B - PERSONAL PROPE (Continuation Sheet)	RTY				
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption			

35. Other personal property of any kind not already listed. Itemize.

| Sub-Total > 0.00 | | (Total of this page) | | Total > 39,925.00 |

Sheet $\underline{\mathbf{3}}$ of $\underline{\mathbf{3}}$ continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Nick A. Bolognia	Case No.
		,

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT								
Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years theready with respect to cases commenced on or after the date of adjustment.)							
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption					
Real Property Location: 18 W. 155 71st. St., Darien IL 60561 Single family homestead property owned as tenants by the entirety with non filing spouse.	11 U.S.C. § 522(b)(3)(B) Also 765 ILC 1005/1c 735 ILCS 5/12-901	S 100%	304,000.00					
Cash on Hand Location: 18 W. 155 71st. St., Darien IL 60561 Cash on Hand	735 ILCS 5/12-1001(b)	30.00	30.00					
Checking, Savings, or Other Financial Accounts, C Joint checking account ending in #9880 with non filing spouse at Bank of America.	ertificates of Deposit 735 ILCS 5/12-1001(b)	1,455.00	2,910.00					
Savings account ending in #9903 owned jointly with non filing spouse at Bank of America.	735 ILCS 5/12-1001(b)	1,065.00	3,548.00					
Household Goods and Furnishings Location: 18 W. 155 71st. St., Darien IL 60561 Standard furniture owned jointly with non filing spouse including: Bedroom sets, dressers, couches, chairs dining set, kitchen set, kitchen utensils, lamps, end tables, TV 55", lawn tools, patio furniture.	735 ILCS 5/12-1001(b)	1,250.00	2,500.00					
Books, Pictures and Other Art Objects; Collectibles Location: 18 W. 155 71st. St., Darien IL 60561 Prints of no significant value owned jointly with non filing spouse	735 ILCS 5/12-1001(b)	100.00	200.00					
Wearing Apparel Location: 18 W. 155 71st. St., Darien IL 60561 Wearing apparel for Debtor and 2 children owned jointly with non filing spouse	735 ILCS 5/12-1001(a)	100%	1,000.00					
<u>Furs and Jewelry</u> Location: 18 W. 155 71st. St., Darien IL 60561 Watch and wedding band	735 ILCS 5/12-1001(b)	100.00	100.00					
Interests in IRA, ERISA, Keogh, or Other Pension o Roth IRA account with Waddell and Reed ending in #5504.	r Profit Sharing Plans 735 ILCS 5/12-1006	100%	32,666.00					
Automobiles, Trucks, Trailers, and Other Vehicles Location: 18 W. 155 71st. St., Darien IL 60561 2002 Dodge Caravan with 128,000 miles	735 ILCS 5/12-1001(c)	2,400.00	2,000.00					

Total: 54,566.00 348,954.00

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B6D (Official Form 6D) (12/07)

In re	e Nick A. Bolognia	Case No
_		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	<u> </u>		area claims to report on this schedule D.	_	_	_	·	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLXGEN	UNLIQUIDAT	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxx6152			Second Mortgage	Т	ΙE			
BMO Harris Bank 2275 75th St. Darien, IL 60561	x	-	Location: 18 W. 155 71st. St., Darien IL 60561 Single family homestead property owned as tenants by the entirety with non filing spouse.		D			
A N many war and a many and a man	╀	╀	Value \$ 304,000.00 2014	┢			54,723.00	5,777.00
Paul Rodriguez c/o Kopecky, Schumacher & Bleakley 203 N. LaSalle St Ste.#1620 Chicago, IL 60601	x	_	Judgment/Citation Lien All property of Debtor					
			Value \$ 2,910.00	1			83,939.00	81,029.00
U.S. Bank 2201 63rd St. Downers Grove, IL 60515	x	_	First Mortgage Location: 18 W. 155 71st. St., Darien IL 60561 Single family homestead property owned as tenants by the entirety with non filing spouse.					
			Value \$ 304,000.00				255,054.00	0.00
Account No.			Value \$					
continuation sheets attached			(Total of t	Subt			393,716.00	86,806.00
			(Report on Summary of So		`ota lule		393,716.00	86,806.00

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B6E (Official Form 6E) (4/13)

In re	Nick A. Bolognia	Case No
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Nick A. Bolognia		Case No.	
-		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured	ed c	lain	ns to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QU.	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxx xxxx xxxx 8383			2010 to date	T	DATED		
Bank of America P.O. Box 982235 El Paso, TX 79998-2235		-	Goods and services		D		5,200.00
Account No. xxxx xxxx xxxx 4810			2010 to date				
Citi Bank P.O. Box 6241 Sioux Falls, SD 57117		-	Goods and services				20,980.00
Account No. xxxx xxxx xxxx 3704			2010 to date				20,000.00
Citi Cards P.O. Box 790345 Saint Louis, MO 63179		-	Goods and services				3,300.00
Account No.							
continuation sheets attached			S (Total of t	Subt			29,480.00
			(Report on Summary of Sc		ota lule		29,480.00

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B6G (Official Form 6G) (12/07)

In re	Nick A. Bolognia	Case No.
_		Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-25206 Doc 1 Filed 07/24/15 Entered 07/24/15 10:45:49 Desc Main Document Page 19 of 47

B6H (Official Form 6H) (12/07)

In re	Nick A. Bolognia	Case No.	
_		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Karen Bolognia Debtor's address	U.S. Bank 2201 63rd St. Downers Grove, IL 60515
Karen Bolognia Debtor's address	BMO Harris Bank 2275 75th St. Darien, IL 60561
Ron Bolonia 8 St. Moritz Ct. Elmhurst, IL 60126	Paul Rodriguez c/o Kopecky, Schumacher & Bleakley 203 N. LaSalle St Ste.#1620 Chicago, IL 60601

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Fill	in this information to identify your	case:								
Del	btor 1 Nick A. Bol	ognia								
	btor 2 buse, if filing)									
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOI	S						
	se number nown)		-					ed filing ent showi	ng post-petition	n chapter
\bigcirc	fficial Form B 6I								following date:	
	chedule I: Your Inc	ome					MM / DD/ Y	YYY		12/13
spo atta	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. The describe Employment	ur spouse is not filing w On the top of any additi	ith you, do no	t include inf	orma	tion a	bout your sp	ouse. If r	nore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-	filing spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed				■ Employed			
	information about additional employers.		☐ Not employed				☐ Not employed			
	Include part-time, seasonal, or	Occupation Employer's name	Gagliardo			Coordinator Centerpoint Properties				
	self-employed work. Occupation may include student or homemaker, if it applies.	Employer's address	7375 W. N	•	5		1808 Sv	wift Dr.	60623-1501	
		How long employed t	here? 2	mos				5 years		
Esti spou	dimate monthly income as of the duse unless you are separated. The property of the following spouse have me space, attach a separate sheet to be compared to the following spouse have me space, attach a separate sheet to be compared to the following spouse have me space, attach a separate sheet to be compared to the following spouse have me space, attach a separate sheet to be compared to the following spouse have me space, attach a separate sheet to be compared to the following spouse have me space.	date you file this form. If nore than one employer, contains form.	ombine the info	ormation for a	ll em _l	ployer		on on the		
3.	Estimate and list monthly over		,gscaid	3	. +9		339.00	+\$	0.00	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4	. 9	<u> </u>	2,489.00	\$	7,552.00	

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Debtor	1	Nick A. Bolognia		Case r	number (<i>if known</i>)			
				For	Debtor 1		Debtor 2 or -filing spouse	
C	юр	y line 4 here	4.	\$	2,489.00	\$	7,552.00	
5. L	ist	all payroll deductions:						
_	a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	2,044.00	
5	b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
5	C.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	604.00	
5	d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	462.00	
	e.	Insurance	5e.	\$	0.00	\$	368.00	
	f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
	g.	Union dues	5g.	\$	0.00	\$	0.00	
	h.	Other deductions. Specify:	_ 5h.+		0.00	_	0.00	
		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	3,478.00	
7. C	alc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,489.00	\$	4,074.00	
	i st a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
8	b.	Interest and dividends	8b.	\$	0.00	\$	0.00	
8	c. d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation	8c. 8d.	\$\$	0.00 0.00	\$ \$	0.00 0.00	
	e.	Social Security	8e.	\$	0.00	\$	0.00	
8	f. g. h.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	_ 8f. 8g. 8h.+	\$ \$	0.00 0.00 0.00	\$ \$	0.00 0.00 0.00	
Ū		<u></u>	_			_	0.00	
9. A	dd	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00	
40 6		sulate monthly income. Add the 7 c the 0	, [r		400.00	4.0	74.00	
		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	0. \$		2,489.00 + \$	4,0	074.00 = \$ <u>6,5</u>	63.00
11. S Ir o	tat nclu the	the entires firmle to for beside 1 and beside 2 of flori-filling spouse. The all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. The property of the expenses that you list in Schedule under the property of the expenses that you list in Schedule under the property of the expenses that you list in Schedule under the expenses that you list in Sch	depen				Schedule J. 11. +\$	0.00
V	Vrit	the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certainies					12. \$ 6,5	563.00
13. C)o <u>y</u>	you expect an increase or decrease within the year after you file this form?	?				Combined monthly in	come
		No. Yes Explain:						

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Fill in this information to identify your case:			
Debtor 1 Nick A. Bolognia	Che	eck if this is:	
Mick A. Bologilla		An amended filing	
Debtor 2 (Spouse, if filing)	□		wing post-petition chapter the following date:
			the following date.
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS		MM / DD / YYYY	
Case number (If known)		A separate filing for 2 maintains a separate	or Debtor 2 because Debto arate household
Official Form B 6J			
Schedule J: Your Expenses			12/1:
Be as complete and accurate as possible. If two married people are filing information. If more space is needed, attach another sheet to this form. On number (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?			
□ No			
☐ Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents? ☐ No			
	dent's relationship to r 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the			□ No
dependents' names.	ise		■ Yes
Son		10	□ No ■ Yes
			■ res
Daug	jhter	12	■ Yes
		<u> </u>	□ No
O De como como constituidado e			☐ Yes
3. Do your expenses include expenses of people other than			
yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are unexpenses as of a date after the bankruptcy is filed. If this is a supplemental applicable date.			
Include expenses paid for with non-cash government assistance if you kn the value of such assistance and have included it on <i>Schedule I: Your Included</i>	ow ome	Your exp	ansas
(Official Form 6I.)		Tour exp	CIISCS
 The rental or home ownership expenses for your residence. Include fit payments and any rent for the ground or lot. 	rst mortgage 4.	\$	1,307.00
If not included in line 4:			
4a. Real estate taxes	4a.	\$	517.00
4b. Property, homeowner's, or renter's insurance	4b.	\$	150.00
4c. Home maintenance, repair, and upkeep expenses	4c.	·	100.00
4d. Homeowner's association or condominium dues5. Additional mortgage payments for your residence, such as home equit	4d. y loans 5.	·	0.00 500.00

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Nick A. Bolognia	Case numb	oer (if known)	
tilitios:			
	6a.	\$	300.00
			100.00
			450.00
		·	0.00
		· -	700.00
		·	150.00
		·	125.00
			50.00
		· -	
•	11.	Ф	200.00
	12.	\$	320.00
		· .	100.00
		·	50.00
_	17.	Ψ	30.00
	15a	\$	58.00
		·	0.00
		· -	50.00
		· ·	0.00
	130.	Ψ	0.00
	16	\$	0.00
		Ψ	0.00
	17a.	\$	0.00
		· -	0.00
		· -	0.00
		· -	0.00
		Ψ	0.00
our payments of alliforny, maintenance, and support that you did not report as educted from your nay on line 5. Schedule I. Your Income (Official Form 6I)	18.	\$	0.00
		\$	0.00
	19.	·	0.00
' '	edule I: Yo	our Income.	
			0.00
	20b.	\$	0.00
Oc. Property, homeowner's, or renter's insurance	20c.	\$	0.00
· ·		· -	0.00
		•	0.00
			0.00
		. Ψ	0.00
our monthly expenses. Add lines 4 through 21.	22.	\$	7,427.00
ote: Line 22 above includes Debtor Schedule total of \$5,227.00		·	
Plus the attached separate schedule J total of \$2,200.00			
	23a.	\$	6,563.00
• • •		·	7,427.00
177		·	.,
3c. Subtract your monthly expenses from your monthly income.			
	23c.	\$	-864.00
The result is your <i>monthly net income</i> .			
The result is your <i>monthly net income</i> .	ļ		
o you expect an increase or decrease in your expenses within the year after yo			
o you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your r			or decrease because of a
to you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your rodification to the terms of your mortgage?			or decrease because of a
o you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect your r			or decrease because of a
	itilities: a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services d. Other. Specify: ood and housekeeping supplies hildcare and children's education costs lothing, laundry, and dry cleaning ersonal care products and services ledical and dental expenses ransportation. Include gas, maintenance, bus or train fare. o not include car payments. ntertainment, clubs, recreation, newspapers, magazines, and books tharitable contributions and religious donations surrance. o not include insurance deducted from your pay or included in lines 4 or 20. 5a. Life insurance 5b. Health insurance 5c. Vehicle insurance 5c. Vehicle insurance. Specify: axes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify: ustallment or lease payments: 7a. Car payments for Vehicle 1 7b. Car payments for Vehicle 2 7c. Other. Specify: our payments of alimony, maintenance, and support that you did not report as educted from your pay on include from 6). ther payments you make to support others who do not live with you. pecify: ther real property expenses not included in lines 4 or 5 of this form or on Sch 0a. Mortgages on other property 0b. Real estate taxes 0c. Property, homeowner's, or renter's insurance 0d. Maintenance, repair, and upkeep expenses 0e. Homeowner's association or condominium dues ther: Specify: our monthly expenses. Add lines 4 through 21. he result is your monthly expenses. 0c. Homeowner's association or condominium dues ther: Specify: our monthly expenses. Add lines 4 through 21. he result is your monthly expenses. 0c. Property monthly expenses. 0c. Property combined monthly income) from Schedule 1. 3b. Copy your monthly expenses from line 22 above.	Itilities: a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services d. Other. Specify: 6c. d. Other. Specify: 6d. od and housekeeping supplies 7f. hildcare and children's education costs 8 . 10tothing, laundry, and dry cleaning 9 ersonal care products and services 10. ledical and dental expenses 11. raransportation. Include gas, maintenance, bus or train fare. 0 not include car payments. 12. netratiament, clubs, recreation, newspapers, magazines, and books 13. histrance. 0 not include insurance deducted from your pay or included in lines 4 or 20. 55. Life insurance 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. other insurance. Specify: 15d. other insurance. Specify: 15d. Car payments for Vehicle 1 17a. 7b. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Othe	tillities: a. Electricity, heat, natural gas b. Water, sewer, garbage collection c. Telephone, cell phone, Internet, satellite, and cable services d. Other. Specify: cod and housekeeping supplies d. Other. Specify: cod and housekeeping supplies d. Other, Specify: cod and housekeeping supplies d. Other, Specify: cod and housekeeping supplies d. Specify: cond includer, and dry cleaning d. Specify: cond include car products and services d. Specify: cond include car products and services d. Specify: cond include car payments. d. Specify: cond include insurance deducted from your pay or included in lines 4 or 20. d. Specify: d. Specify: d. Specify: d. Specify: d. Specify: d. Specify: d. Cother. Specify: d. Cother. Specify: d. Cother. Specify: d. Other. Sp

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Del	otor 1 Nick A. Bolognia	Ca	ase nui	nber (f known)	
Fill	in this information to identify your case:					
Deb (Sp Unit	otor 1 Nick A. Bolognia otor 2 ouse, if filling) ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN tee number nown)	NOIS	- -	An an A sup exper MM / A sep maint	nended filing plement showing uses as of the follo DD / YYYY varate filing for De ains a separate h	btor 2 because Debtor 2
				Non-F	Filing Spouse	
_	fficial Form 6J					
Be info	chedule J: Your Expenses as complete and accurate as possible. If two married people a primation. If more space is needed, attach another sheet to this mber (if known). Answer every question.					
Par	t 1: Describe Your Household					
1.	Is this a joint case? ■ No. Go to line 2.					
	Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file a separate Schedule J.					
2.	Do you have dependents? ☐ No					
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to		Dependent's age	Does dependent live with you?
	Do not state the	Snouse				□ No
	dependents names.	Spouse				■ Yes □ No
		Son			10	■ Yes
						□ No
		Daughter			12	Yes
						□ No □ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents? ■ No ☐ Yes					□ Yes
Par	t 2: Estimate Your Ongoing Monthly Expenses					
Est exp	timate your expenses as of your bankruptcy filing date unless benses as of a date after the bankruptcy is filed. If this is a supplicable date.					
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i> : ficial Form 6I.)			Yo	ur expenses	
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	Include first mortgage	4	. \$		0.00
	If not included in line 4:					
	4a. Real estate taxes		4a	. \$		0.00
	4b. Property, homeowner's, or renter's insurance			. \$		0.00
	Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues			. \$. \$		0.00
5.	Additional mortgage payments for your residence, such as he	ome equity loans	5			0.00
6.	Utilities: 6a. Electricity, heat, natural gas		6a	. \$		0.00
			Ju	. Ψ		0.00

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Deb	otor 1	Nick A. E	Bolognia	Case num	nber (if known)	
	6b.	Water, sev	ewer, garbage collection	6b.	\$	0.00
	6c.	-	e, cell phone, Internet, satellite, and cable services	6c.	· ·	0.00
	6d.	Other. Spe		6d.		0.00
7.			sekeeping supplies	7.		0.00
8.			children's education costs	8.	·	0.00
9.			dry, and dry cleaning	9.		100.00
-		•	products and services	10.		100.00
		•	ental expenses	11.	· · ———	0.00
			Include gas, maintenance, bus or train fare.			0.00
			car payments.	12.	\$	200.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Chari	itable cont	tributions and religious donations	14.	\$	0.00
	Insur		•			
			nsurance deducted from your pay or included in lines 4 or	20.		
	15a.	Life insura	ance	15a.	\$	0.00
	15b.	Health ins	surance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.	\$	0.00
	15d.	Other insu	urance. Specify:	15d.	\$	0.00
16.	Taxes	s. Do not in	nclude taxes deducted from your pay or included in lines 4	or 20.		
	Speci			16.	\$	0.00
17.			ease payments:		_	
			ents for Vehicle 1	17a.	*	0.00
			ents for Vehicle 2	17b.		0.00
		Other. Spe		17c.	\$	0.00
18.			of alimony, maintenance, and support that you did no your pay on line 5, Schedule I, Your Income (Official F		\$	0.00
19.	Othe	r pavments	s you make to support others who do not live with you	01111 01/1.	\$	0.00
	Speci		o you oupport outlook uo you	 19.		0.00
20.			perty expenses not included in lines 4 or 5 of this form			
			s on other property	20a.		0.00
		Real estat		20b.	\$	0.00
	20c.	Property, I	homeowner's, or renter's insurance	20c.	\$	0.00
			nce, repair, and upkeep expenses	20d.	\$	0.00
			ner's association or condominium dues	20e.	\$	0.00
21.			Non Filing Spouse credit card payments		+\$	1,800.00
22	Vour	monthly	expenses. Add lines 4 through 21.		\$	2,200.00
22.			ur monthly expenses.		Φ	2,200.00
	THE	esuit is you	al monthly expenses.			
23.	Calcu	ulate vour i	monthly net income.			
		•	12 (your combined monthly income) from Schedule I.	23a.	\$	N/A
			r monthly expenses from line 22 above.	23b.		N/A
			your monthly expenses from your monthly income.	200.	·	
	_50.		t is your <i>monthly net income</i> .	23c.	\$	N/A
24.		ou expect a	an increase or decrease in your expenses within the y			
			ou expect to finish paying for your car loan within the year or do you terms of your mortgage?	expect your mortgage pa	ayment to increase of	or decrease because of a
	■ No		terms or your moregage?			
	☐ Ye					
	Expla	arri.				

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Nick A. Bolognia			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	NING DEBTOR'S S	SCHEDUL	ES
	DECLARATION UNDER F	PENALTY (OF PERJURY BY INDI	VIDUAL DE	BTOR
	I declare under penalty of perjury th sheets, and that they are true and correct to the				es, consisting of19
Date	July 24, 2015	Signature	/s/ Nick A. Bolognia Nick A. Bolognia		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Nick A. Bolognia		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$7,268.00	2015 YTD: Husband Employment Income
\$45,312.00	2015 YTD: Wife Centerpoint Properties
\$92,906.00	2014 Wife - Centerpoint Properties
\$16,904.00	2014 Husband - Uni-Carrier
\$92.353.00	2013 Wife - Centerpoint Properties

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

\$18,485.00 Husband - 2013 unemployment compensation

3. Payments to creditors

None П

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
U.S. Bank See Schedule D	Monbthly mortgage payment @\$1307	\$3,921.00	\$0.00
BMO Harris Bank See Sch. D	Monthly second mortgage payment @ \$500/mo.	\$1,500.00	\$0.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING TRANSFERS**

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL DATE OF PAYMENT AMOUNT PAID RELATIONSHIP TO DEBTOR OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION Paul Rodriguez v. Debtor and Ron Bolongia Breach of **Circuit Court of Cook County Judgment** 2011 L 7980 Contract/Securiti entered es Violation

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE **3/13/2015**

DESCRIPTION AND VALUE OF PROPERTY

Paul Rodriguez c/o Kopecky, Schumacher & Bleakley 203 N. LaSalle St. Bank accounts listed in Schedule B- \$6458

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Our Lady of Mt. Carmel 8404 S. Cass Av. Darien, IL 60561 RELATIONSHIP TO DEBTOR, IF ANY **None**

DATE OF GIFT various

DESCRIPTION AND VALUE OF GIFT

Cash totalling approx. \$350

Second Chance Resale Shop None

Westmont, IL 60559

9/2014

Miscellanious clothes and household items- \$2762

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Kent A. Gaertner P.C. 400 S. County Farm Rd. Suite #330 Wheaton, IL 60187 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 7/20/15 Lois Zostautas AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2,000.00 + \$335 filing fee.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

BEGINNING AND NATURE OF BUSINESS ENDING DATES

IES Marketing Inc.

45-5114775

Debtor's address

ADDRESS

Marketing Rep

6/1/12 to 3/1/15

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

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B7 (Official Form 7) (04/13)

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

DATE ISSUED

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

NAME AND ADDRESS

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS**

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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B7 (Official Form 7) (04/13)

Q

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 24, 2015

Signature /s/ Nick A. Bolognia
Nick A. Bolognia
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Nick A. Bolognia		Case No.	
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt which is secured by

property of the estate. Attach additional	pages if necessary.)
Property No. 1	
Creditor's Name: BMO Harris Bank	Describe Property Securing Debt: Location: 18 W. 155 71st. St., Darien IL 60561 Single family homestead property owned as tenants by the entirety with non filing spouse.
Property will be (check one):	<u>'</u>
	Retained
If retaining the property, I intend to (check at least one ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain (for	e): example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Paul Rodriguez	Describe Property Securing Debt: All property of Debtor
Property will be (check one):	•
☐ Surrendered	Retained
If retaining the property, I intend to (check at least one ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _All property exempt_ (for exempt)	
Property is (check one):	
Claimed as Exempt	☐ Not claimed as exempt

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B8 (Form 8) (12/08)		<u>_</u>	Page 2	
Property No. 3				
Creditor's Name: U.S. Bank		Describe Property Securing Debt: Location: 18 W. 155 71st. St., Darien IL 60561 Single family homestead property owned as tenants by the entirety with non filing spouse.		
Property will be (check one): ☐ Surrendered	■ Retained			
If retaining the property, I intend to (check a Redeem the property ■ Reaffirm the debt □ Other. Explain		oid lien using 11 U.S.C.	. § 522(f)).	
Property is (check one): ■ Claimed as Exempt		☐ Not claimed as exe	empt	
PART B - Personal property subject to unex Attach additional pages if necessary.)	spired leases. (All thre	e columns of Part B mu	st be completed for each unexpired lease.	
Property No. 1	7			
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO	
I declare under penalty of perjury that th personal property subject to an unexpired		intention as to any pro	operty of my estate securing a debt and/or	
Date July 24, 2015	Signature	/s/ Nick A. Bolognia Nick A. Bolognia Debtor		

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United States Bankruptcy Court Northern District of Illinois

In r	re Nick A. Bolognia		Case No.	
	· ·	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPE	ENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	, or agreed to be paid	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,000.00
	Prior to the filing of this statement I have received			2,000.00
	Balance Due		\$	0.00
2.	\$_335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	☐ Debtor ☐ Other (specify): Frien	nd/Family		
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are mem	nbers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensorpy of the agreement, together with a list of the national states.			
6.	In return for the above-disclosed fee, I have agreed to r	render legal service for all aspect	ts of the bankruptcy	case, including:
	a. Analysis of the debtor's financial situation, and rendb. Preparation and filing of any petition, schedules, stac. Representation of the debtor at the meeting of creditd. [Other provisions as needed]	atement of affairs and plan which	h may be required;	
7.	By agreement with the debtor(s), the above-disclosed for	ee does not include the following	g service:	
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	ed: July 24, 2015	/s/ Kent A. Gaertr	ner	
		Kent A. Gaertner	3121489	
		Kent A. Gaertner 400 S. County Fa		
		Suite #330		
		Wheaton, IL 6018	87 Fax: (630) 510-000	14
		kgaertner@sprin		,4

Kent A. Gaertner, P.C. Springer Brown, LLC

PERSONAL CHAPTER 7 ADVANCE PAYMENT RETAINER AGREEMENT

Client agrees to pay Attorney a fee of \$\frac{2000}{2000}.00\$ for the services set forth below. In addition, Client agrees to pay all costs, including the filing fee for the bankruptcy of \$335.00.

<u>RETAINER</u>

This retainer agreement is an advance payment retainer agreement. The funds Client has agreed to pay Attorney shall be deposited in the Kent A. Gaertner P.C. operating Account and ownership of said funds shall pass to Kent A. Gaertner P.C. immediately upon payment. The special purpose for this advance payment retainer is to allow Client to retain Attorney to represent him against creditors without fear that his retainer may be subject to the claims of his creditors or a bankruptcy trustee. Client understands that it is advantageous to treat this retainer as an advance payment retainer in that it protects the funds paid to Attorney from the claims of his creditors.

Alternatively, as our client, it is your option to have your money placed into a security retainer. If this retainer were treated as a security retainer said funds would remain the property of Client be deposited into our Trust Account and therefore subject to the claims of the Client's creditors. The choice of the type of retainer to be used is yours alone. However, the Attorney may choose not to take on this representation if the client requires the retainer funds be placed in a security retainer account.

Client agrees that should Client decide not to file bankruptcy or not to continue using Attorney's services, Attorney may charge against any retainer paid the amount of \$350.00 per hour for all services rendered to date, plus actual costs incurred. The

client specifically agrees that once the initial draft of the bankruptcy petition has been substantially completed, the entire retainer paid shall be deemed as fully earned by the Attorney regardless of whether the Client decides to file the bankruptcy case or not.

SCOPE OF REPRESENTATION

It is understood that the above referenced flat fee is payment for services rendered and services to be performed. The services include: review of financial status; review of various documents related to debts and obligations; specific advice regarding how to avoid bankruptcy and alternatives to bankruptcy; counseling as to various types of bankruptcy chapters; available exemptions; effect of reaffirmations of debts and completion of reaffirmation agreements presented by creditors if necessary, complete drafting of all required bankruptcy documents; revision and redraft of final bankruptcy documents; attending creditors' meeting, responding to requests for additional information by Trustee or creditors, enforcement of the Automatic Stay, and closing the file. The representation of the client shall terminate upon entry of an order of discharge or the closing of the case, whichever shall first occur.

Client acknowledges that additional attorney's fees will be required should further representation, outside the scope of services listed above, become necessary, including, but not limited to, any Bankruptcy Rule 2004 examinations, redemptions, avoiding liens, surrendering property, any adversary proceedings, objections to discharge or dischargeability, objections to claims of exemption, or any other action, hearing or representation that is not specified in the preceding paragraph of this agreement. Said additional representation shall be covered by a separate legal services agreement and will require an additional retainer.

CLIENT OBLIGATIONS

Client agrees to fully cooperate in the preparation of the bankruptcy case, to answer all questions truthfully and completely and to provide true and accurate information or documents, to appear for the creditors' meeting, depositions and court appearances and to comply with all reasonable requests made in preparation of this bankruptcy case. Failure to cooperate may result in Court-imposed sanctions and/or Attorney's withdrawal from the case.

Client understands that he shall receive copies of all documents related to his file. Client should retain those documents as his copy of his file. Should Client require additional copies of the Attorney's file, Client understands that he will be charged for those copies.

Client understands that his file shall be kept no more than five years. Should Client require copies of any documents or the return of original documents provided to

Attorney he must request those copies in writing before the expiration of that fiveyear period.

Client understands that it is the Client's responsibility to provide Attorney with a complete and accurate list of creditors and other information requested on Attorney's Debt Listing Sheet and Questionnaire. The Client further understands that any debts not listed in his bankruptcy schedules may not be discharged. If Client fails to provide Attorney with all information necessary to prepare the necessary documents and said failure necessitates the amending of the schedules or Statement of Financial Affairs, Client agrees to pay an additional \$100.00 to cover the fees and costs of said amendment.

ADDITIONAL PROVISIONS

The fees charged in connection with this bankruptcy and for bankruptcy issues only. They do not included resolution of any matters involving loan modifications, foreclosure defense and credit reporting or information.

It is agreed that upon the event of any default or breach of any kind under this agreement by Client, Attorney reserves the right to withdraw as counsel of record for Client. It is further agreed that Client shall not have any recourse or claim against Attorney for damages following the withdrawal of Attorney as Client's counsel. All representation of Client by Attorney shall be terminated by the closing of Client's bankruptcy case.

In some cases it may be necessary to hire an attorney outside Attorney's firm. This attorney will be paid out of the retainer paid to Attorney. Client expressly consents to the hiring of an outside attorney to cover court dates as needed.

This constitutes the entire agreement between the Attorney and Clients regarding attorneys' fees and/or services provided in the engagement, the parties agree to resolve that dispute through mediation, followed by arbitration before any suit is filed.

Attorney is a debt relief agency and helps people file for relief under the Bankruptcy Code.

Special Financial Management Course Notice

Client MUST provide Attorney with a copy of Client's Certificate of Completion of Financial Management Course. If Client fails to ensure that Attorney has received and filed the required Certificate of Completion of Financial Management Course, the Client shall be responsible for payment of the case reopening fee and additional Attorney's fees of \$400.00 for filing a motion to reopen the case and file said certificate. Attorney is under no obligation to file

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any motion to reopen Client's case paid.	until the above referenced fees and costs are
Client	Client
agreement and agrees to abide by its pr	knowledges understanding the terms of this ovisions. Client has received a copy of this ive business days after the first date on which sistance services to client.
Dated: 7-17-15 Dalyn	
Client	Client
Mall	
Attorney	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court

	North	nern District of Illinois	-	
In re	Nick A. Bolognia		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF N UNDER § 342(b)	OTICE TO CONSUM OF THE BANKRUPT	`	S)
Code.	Cer I (We), the debtor(s), affirm that I (we) have rece	tification of Debtor ived and read the attached no	otice, as required by	§ 342(b) of the Bankruptcy
Nick A	A. Bolognia	X /s/ Nick A. Bol	ognia	July 24, 2015
Printed	d Name(s) of Debtor(s)	Signature of De	ebtor	Date
Case N	No. (if known)	X		
		Signature of Jo	int Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Nick A. Bolognia		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR M.	ATRIX	
		Number of	Creditors:	18
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credito	ors is true and correct to	the best of my
Date:	July 24, 2015	/s/ Nick A. Bolognia Nick A. Bolognia Signature of Debtor		

Bank of America P.O. Box 982235 El Paso, TX 79998-2235

Bank of America Corporate Center 100 N. Tryon St. Charlotte, NC 28255

Bank of America P.O. Box 851001 Dallas, TX 75285-1001

BMO Harris Bank 2275 75th St. Darien, IL 60561

BMO Harris Bank N.A. 111 W. Monroe St. Chicago, IL 60603

Citi Bank P.O. Box 6241 Sioux Falls, SD 57117

Citi Bank 2225 S. Kingery Hgwy. Darien, IL 60561

Citi Cards P.O. Box 790345 Saint Louis, MO 63179

Citi Cards P.O. Box 790345 Saint Louis, MO 63179

CitiBank P.O. Box 6004 Sioux Falls, SD 57117-6004

Citibank P.O. Box 790040 Saint Louis, MO 63179-9819 Karen Bolognia
Debtor's address

Karen Bolognia
Debtor's address

Paul Rodriguez c/o Kopecky, Schumacher & Bleakley 203 N. LaSalle St.. Ste.#1620 Chicago, IL 60601

Ron Bolonia 8 St. Moritz Ct. Elmhurst, IL 60126

U.S. Bank 2201 63rd St. Downers Grove, IL 60515

U.S. Bank U.S. Bancorp Center 1800 Nicolet Mall Minneapolis, MN 55402

U.S. Bank 4801 Frederica St. Owensboro, KY 42301